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FOR DESERET MUTUAL USE ONLY
CONTRACT NUMBER:

COMPANY CODE

BENEFICIARY FORM

A. PARTICIPANT INFORMATION (REQUIRED)

NAME: _____
FIRST MIDDLE INITIAL LAST

DESERET MUTUAL ID NO.: _____ BIRTH DATE: _____
MONTH DAY YEAR

PRIMARY TELEPHONE: () _____ ALTERNATE TELEPHONE: () _____

MARITAL STATUS: MARRIED WIDOWED SINGLE (NEVER MARRIED) SEPARATED DIVORCED

B. PARTICIPANT AUTHORIZATION (REQUIRED)

Participant's Signature: _____ Date: _____

C. SPOUSAL CONSENT WAIVER (IF APPLICABLE) — See the back page for more information!

<p><i>If you're married and you choose a primary beneficiary other than, or in addition to, your spouse — including a trust, your spouse must give his/her consent, according to federal regulations.* Your signature must be witnessed by a notary public or an authorized Deseret Mutual representative.</i></p>	<p>Notary Stamp</p>				
<table border="1" style="width: 100%; border-collapse: collapse;"> <tr> <td style="width: 80%; padding: 2px;">Spouse's Signature</td> <td style="width: 20%; padding: 2px;">Date</td> </tr> <tr> <td style="padding: 2px;">Notary Public or Deseret Mutual Representative Signature</td> <td style="padding: 2px;">Date</td> </tr> </table>	Spouse's Signature	Date	Notary Public or Deseret Mutual Representative Signature	Date	
Spouse's Signature	Date				
Notary Public or Deseret Mutual Representative Signature	Date				
<p><i>For the waiver to be valid, spouse's signature date and notary date must be the same.</i></p>					

D. BENEFICIARY DESIGNATION

If you want to designate different beneficiaries for each plan, you must complete a separate form for each plan. Please include your name, Deseret Mutual identification number, date, and signature.

CHECK BOX FOR ALL PLAN(S) THAT APPLY (REQUIRED):

LIFE INSURANCE

- GROUP TERM LIFE
- SUPPLEMENTAL GROUP TERM LIFE
- 24-HOUR ACCIDENTAL DEATH & DISMEMBERMENT

SAVINGS

- THRIFT 401(k)
- TAX SHELTERED ANNUITY 403(b)
- RETIREMENT *PLUS*
- SAVINGS ANNUITY

RETIREMENT

- RETIREE GROUP TERM LIFE*
- RETIREE SUPPLEMENTAL GROUP TERM LIFE*
- MASTER RETIREMENT PLAN (PENSION)*

** You cannot preselect your beneficiaries. Available only on or after you apply for retirement*

LIST ALL BENEFICIARIES: Beneficiary payments are paid from the most recent, valid beneficiary designation. (To name more beneficiaries, use the back of this page.) To designate a trust as a beneficiary, see the back of this page.

- ALL PRIMARY BENEFICIARIES SHARE EQUALLY ALL ALTERNATE BENEFICIARIES SHARE EQUALLY

Designation (REQUIRED)	Full Given Name of Beneficiary (REQUIRED)	Relationship (REQUIRED)	Birth Date (REQUIRED)	Contact Phone #	% of Benefit
<input type="checkbox"/> PRIMARY <input type="checkbox"/> ALTERNATE					
<input type="checkbox"/> PRIMARY <input type="checkbox"/> ALTERNATE					
<input type="checkbox"/> PRIMARY <input type="checkbox"/> ALTERNATE					
<input type="checkbox"/> PRIMARY <input type="checkbox"/> ALTERNATE					
<input type="checkbox"/> PRIMARY <input type="checkbox"/> ALTERNATE					

BENEFICIARY DESIGNATION, continued from Section D, designate a trust as a beneficiary or list additional beneficiaries

Designation (REQUIRED)	Full Given Name of Beneficiary (REQUIRED)	Relationship (REQUIRED)	Birth Date (REQUIRED)	Contact Phone #	% of Benefit
<input type="checkbox"/> PRIMARY <input type="checkbox"/> ALTERNATE					
<input type="checkbox"/> PRIMARY <input type="checkbox"/> ALTERNATE					
<input type="checkbox"/> PRIMARY <input type="checkbox"/> ALTERNATE					
<input type="checkbox"/> PRIMARY <input type="checkbox"/> ALTERNATE					
<input type="checkbox"/> PRIMARY <input type="checkbox"/> ALTERNATE					

Designation (REQUIRED)	Name of Trust (REQUIRED)	Date of Trust (REQUIRED)	Contact Phone #	% of Benefit
<input type="checkbox"/> PRIMARY <input type="checkbox"/> ALTERNATE				

E. IMPORTANT INFORMATION TO KNOW WHEN NAMING YOUR BENEFICIARIES

1. Types of beneficiaries:
 - a. Primary – person to receive benefits when you die
 - b. Alternate – person to receive benefits when you die if the primary beneficiary is deceased
2. If you name multiple primary or multiple alternate beneficiaries, benefits will be split equally, unless otherwise noted on the form. If you're allocating the percentage of benefit, please verify that the total for primary beneficiaries equals 100% and the total for alternate beneficiaries equals 100%.
3. If you name minor children as beneficiaries, we must have legal guardianship papers for each child at the time of your death if they are unmarried and younger than 18. This could mean legal expenses for the beneficiary and delay benefit payments. Please consider this when naming your beneficiaries.
4. Spousal Consent Waiver:
 - a. Thrift Plan, Retirement *PLUS* Plan, and Tax Sheltered Annuity Plan – required if you're married and choose a primary beneficiary other than – or in addition to – your spouse, including a trust*
 - b. Savings Annuity:
 - i. Term Certain & Life Payment Options (2 ½, 5, 7 ½, 10, 15, or 20 years) – required if you're married and choose a primary beneficiary other than – or in addition to – your spouse, including a trust*
 - ii. Joint & Survivor Payment Options – not required. Your beneficiary must be someone other than your spouse
 - c. Master Retirement Plan:
 - i. Term Certain & Life Payment Options (10, 15, or 20 years) – required if you're married and choose a primary beneficiary other than – or in addition to – your spouse, including a trust*
 - ii. Joint & Survivor Payment Option – not required. Your beneficiary must be someone other than your spouse
 - d. Life Insurance Plans (Group Term Life, Supplemental Group Term Life, Occupational Accidental Death & Dismemberment, and 24-Hour Accidental Death & Dismemberment) – not required
5. When you die, Deseret Mutual will contact your primary beneficiary to request additional information, including a certified death certificate.

**If you're married, the law requires your spouse to be your primary beneficiary. But you may choose a beneficiary other than – or in addition to – your spouse with your spouse's written, notarized consent. If you don't have a valid beneficiary designation on file when you die, the Qualified Preretirement Survivor Annuity (QPSA) benefit will be in effect. From the QPSA, 50% of your benefit or account balance will be paid to your current spouse, and the remaining 50% will be paid to your estate or named beneficiary. A more detailed explanation of the QPSA is available upon request.*